

Exhibit 30

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
LEEER REALTY LLC and BERNARD COHEN,
both individually and in his capacity as Trustee of the
Bernard Cohen Revocable Trust,

No. 17-cv-2934(KMK)(LMS)

Plaintiffs,

ECF Case

-v-

TRUSTCO BANK,

DECLARATION OF
BRUCE BALSAM

Defendant.
-----X

BRUCE BALSAM, pursuant to 28 U.S.C. § 1746, declares under penalty
of perjury as follows:

1. I have been retained by Greenberg Freeman LLP to provide expert
testimony in this action on behalf of plaintiffs on the subject of the damages that plaintiffs
are entitled to receive under the lease that is the subject of this lawsuit as a proximate result
of defendant's breach of the lease.

2. I am a Certified Public Accountant and a partner in the accounting
firm Mazars USA LLP. A copy of my *circulum vitae*, which was recently updated to
reflect the acquisition of my former accounting firm by Mazars USA LLP, is attached as
Exhibit A.

3. A copy of the expert report that I have prepared in this action on
behalf of plaintiffs is attached as Exhibit B. If called to testify at the trial of this action, my
testimony would be fully consistent with the contents of my report.

I hereby certify under penalty of perjury that the foregoing is true and correct.

Dated: New York, New York
December 18, 2017



BRUCE BALSAM

Exhibit A

Curriculum Vitae – Bruce Balsam

Bruce Balsam, CPA, is a partner in the Tax Services Group of Mazars USA, LLP. Balsam regularly speaks and writes for key industry associations and has been quoted in the general and business media. He has more than 30 years experience helping profit and non-profit clients in diverse industries meet their personal and business goals.

A Certified Public Accountant, Balsam offers solutions and advice for the various financial scenarios that clients encounter daily and with regard to long-term financial planning.

Prior to joining Mazars USA LLP Balsam was a partner and Director of Tax Services at Elliot Horowitz & Company, LLP which joined Mazars USA LLP November 1, 2017, Balsam's experience included public and private accounting work for entities such as The City of New York, as well as a range of smaller and international accounting firms. In addition to serving on several committees and boards of non-profit associations, he is a member of the American Institute of Certified Public Accountants, and the New York State Society of Certified Public Accountants, and has served on tax committees of the state society. Balsam is a graduate of City University of New York, Brooklyn College and received his master degree in taxation from Long Island University, Brooklyn Campus. Balsam can be reached at (212) 972-7500 ext.106 or bbalsam@elliothorowitz.com.

Publications:

December 2016: Divorce Recovery: Cocktail Parties & “Can’t Miss” Financial Opportunities
Published by SAS Women at sasforwomen.com

Link to Article: <http://sasforwomen.com/managing-your-divorce-recovery-cocktail-parties-cant-miss-financial-opportunities/>

The article discusses the pressures to newly divorced women when presented with an investment opportunity by another guest at a social event and recommends strategies to move forward.

Education and Training:

- AICPA Business Valuation Educational Achievement Certificate
- Master of Science, Taxation, Long Island University
- Certified Public Accountant

STATEMENT OF QUALIFICATIONS

ACADEMIC AND PROFESSIONAL CREDENTIALS

Business Valuation Certificate of Educational Achievement
American Institute of Certified Public Accountants
Master of Science, Taxation, Long Island University
Bachelor of Science, Accounting, City University of New York, Brooklyn, College
Certified Public Accountant

POSITION AND EXPERIENCE

Partner, Elliot Horowitz & Company, LLP
Tax Manager, BDO Seidman
Auditor, Cornick Garber & Sandler, Certified Public Accountants
Auditor City of New York Department of Finance

PROFESSIONAL AFFILIATIONS

American Institute of Certified Public Accountants
New York State Society of Certified Public Accountants

AREAS OF PRACTICE

FORENSIC ACCOUNTING/LITIGATION SUPPORT

Litigation support
Acquisition/Due diligence auditing and reviews
Fraud auditing
Royalty auditing
Insurance claim auditing
Bankruptcy accounting
Business valuations
Contract auditing

TAX

Tax preparation
Constructive and creative income, estate and sales tax planning
Tax examination representation

PERSONAL FINANCIAL PLANNING

Business management
Retirement planning
Investment strategies and monitoring

FAMILY OFFICE PRACTICE

Income tax planning and compliance
Budgeting
Investments
Performance review
Asset allocation
Insurance consulting
Bill paying services

CONSULTING

Assistance with structuring and obtaining equity and debt financing

Development stage companies

Corporate reorganizations, mergers and acquisitions

Family business relationships

Investment analysis

Implementation of accounting systems

General counseling to our business clients and their owners on day to day business issues

Exhibit B

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
Leeber Realty LLC, and Bernard Cohen, both
Individually and in his capacity as Trustee of the
Bernard Cohen Revocable Trust,

No. 17-cv-2934(KMK)(LMS)

Plaintiffs,

-v-

Trustco Bank,

Defendant
-----X

EXPERT REPORT OF BRUCE BALSAM CPA, MS

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- 3) Assumptions
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1) Description of Assignment

I was retained by Michael Freeman of Greenberg Freeman LLP, counsel to the plaintiffs Leeber Realty LLC (Leeber) and Bernard Cohen (both individually and in his capacity as Trustee of the Bernard Cohen Revocable Trust) to calculate the damages that plaintiffs are entitled to recover in this action upon proving that defendant Trustco Bank (Trustco) breached a lease for commercial premises in Nyack, NY (Premises).

2) Information Considered in Forming My Opinion

- a) The amended complaint
- b) The lease for the Premises between Leeber and Trustco, dated as of December 2003 (Lease) (Bates # T-1 – T-52)
- c) Recapitulation of CAM and Taxes for 2016, 2015, 2014, 2013, 2012 (Bates # P-137, P-138, P-141, P-142, P-145)
- d) Bureau of Labor Statistics Data CPI-All Urban Consumers table 2007 –September 2017 (Exhibit H)
- e) Proposals of Costs to return the Premises to original condition (Exhibits I-1 & I-2)

3) Assumptions Made In Conducting My Analysis

- a) The "Lease Commencement Date" (as defined in § 1.01 of the Lease) was October 25, 2004.¹
- b) The "Rent Commencement Date" (as defined in § 1.01 of the Lease) was November 1, 2004.
- c) Trustco has exercised its First Option (as defined in § 1.01 of the Lease), which extended the original 20-year term of the lease by an additional five years.
- d) Trustco abandoned the Premises on or before March 31, 2017.
- e) When Trustco abandoned the Premises, the Premises were not in "broom clean" condition (as defined in § 2.03 of the Lease).
- f) Trustco paid "Minimum Annual Rent" (as defined in § 4.01 of the Lease) through March 31, 2017.
- g) Trustco paid "Additional Rent" (as defined in § 4.02 of the Lease) through March 31, 2017.
- h) Trustco did not pay Minimum Annual Rent and Additional Rent (collectively, "Rent") due and payable as of April 1, 2017 and has not paid any Rent or portion thereof since that date.

¹ All capitalized terms not defined here shall have the meaning they have in the Lease.

i) Plaintiffs have sent the notices required under the Lease to inform Trustco of its defaults under the Lease.

j) Trustco's abandonment of the Premises and failure to pay Rent each constitutes an "Event of Default" (as defined in § 20.01 of the Lease), and Trustco has failed to cure the Event of Default despite proper notice being given.

k) Plaintiffs terminated the Lease in accordance §20.02(b) effective November 15, 2017 and seeks to invoke the following remedy: Landlord may recover from Trustco all damages incurred by reason of such breach, including the cost of recovering the Demised Premises plus the total of all Minimum Annual Rent, Additional Rent and all other charges reserved in this lease payable over the remainder of the stated Lease Term discounted to the net present value utilizing a 6% discount rate.

4) Summary of My Opinion and Conclusions

Based on my review of the information and the assumptions identified above, I have calculated the damages that plaintiffs are entitled to recover in this action as follows:

1) Minimum Annual Rent, Additional Rent, current late fees and interest

a) Net present value of Minimum Annual Rent due from April 1, 2017

through the end of the term of the Lease: \$754,316.73

b) Net present value of Additional Rent due from April 1, 2017

through the end of the terms of the Lease:

CAM \$ 48,692.08

Real Estate Taxes \$105,141.56

c) Late fees and interest on past due Minimum Annual Rent

and Additional Rent from April 1, 2017 to November 15, 2017

pursuant to § 4.03 of the Lease: \$ 4,500.04

TOTAL \$912,650.41

2) Other charges and interest:

d) Per Diem Interest on Total at 8.0% per annum \$ 200.03 \$

e) Costs to return the Premises to original condition

pursuant to § 2.03 of the Lease: \$ 36,000.00

f) Legal Fees and Costs: TO BE DETERMINED

5) Analysis

Rent and other charges

I have reviewed the terms of the Lease, and have identified the sections that state the amounts that plaintiffs would have been entitled to receive from Trustco during the remaining term of the Lease in the absence of an Event of Default by Trustco on April 1, 2017:

a) Minimum Annual Rent:

Articles I of the Lease states the amount of Minimum Annual Rent payable under the Lease. The Rent payment is due on the first of each month.

I prepared Exhibit D to show the Minimum Annual Rent that is due for each month beginning with April 1, 2017 (the date of default) through October 31, 2029 (the last month of Lease term). Exhibit B shows the amount of Minimum Annual Rent due annually, with the number of months included in each relevant period. Note that, under Article I, the Minimum Annual Rent increases every five years, and those increases are reflected in both exhibits.

Net Present Value of Minimum Annual Rent

§20.02(b) of the Lease states "Should the Landlord elect to terminate this Lease then, in addition to any other remedies Landlord may have available to it, Landlord may recover from Tenant all damages incurred by reason of such breach, including the cost of recovering the Demised Premises plus the total of all Minimum Annual Rent, Additional Rent and all other charges reserved in this lease payable over the remainder of the stated Lease Term discounted to net present value utilizing a 6% discount rate."²

In Exhibit B, the column on the right side of the page entitled "Present Value to 11/15/2017 6.0%" shows the amount of Minimum Annual Rent due to plaintiffs from Trustco under the remaining term of the Lease, utilizing a 6% discount rate to November 15, 2017, which results in the sum of \$754,316.73.

² Exhibits D, E and F are the monthly cash flow of annual Minimum Annual Rent, Additional Rent (CAM) and Real Estate Tax. They are prepared and provided to support the calculation of the net present value amounts in Exhibits B and C.

(This compares to \$1,042,634.57 that would have been due for the remainder of the Lease term absent a breach and without the present value discount.) Note that the Minimum Annual Rent due for the period April 1 – November 1, 2017 is not subject to a present value discount because those payments are past due. The December 1, 2017 Minimum Annual Rent has been discount from December 1 to November 15.

b) Additional Rent:

Article I of the Lease also identifies charges that Trustco is required to pay for Additional Rent under the Lease. Additional Rent is comprised of Trustco's pro rata share of the landlord's: (a) operating costs (also known as CAM or common area maintenance); (b) real estate taxes; and (c) hazard insurance costs. Trustco is also subject to a 15% administrative fee of the CAM charges and insurance costs (Lease §9.02 and 14.02(c)). Trustco's pro rata share is 50% (which agrees to the 1,600 square feet rented over 3,200 total building square feet indicated in §1.01 of the lease).

Exhibit C is a two page exhibit. The first page (1 of 2) shows the amounts that Trustco paid as Additional Rent during the period 5 year period 2012-2016, which was based on the landlord's annual CAM Recapitulation for 2012 to 2016 (P-145, -142, -141, -138 and -137). Due to the nature of the charges included in Additional Rent, the total amount is likely to fluctuate from year to year, so I determined a reasonable future amount of Additional Rent for the remainder of the term by utilizing a 5 year simple average of the charges during 2012-2016. The average of the CAM (which includes the insurance costs the 15% administrative fee) during that period, which appears under the column on the far right of page 1 of Exhibit C entitled "5 Year Average", was \$4,908.34. The 5 year average of real estate taxes included in Additional Rent for the period 2012-2016 was \$10,598.63.

The second page of Exhibit C (2 of 2) shows the amount that Trustco should be required to pay in Additional Rent for the remainder of the Lease term under § 20.02(b) of the Lease following its breach. First, I took the average amount paid by Trustco during 2012-2016 for CAM and insurance (\$4,908.34) and for real estate taxes (\$10,598.63) and included those as the base amounts for each year from April 1, 2017

to the end of the Lease. Since these historic costs are expected to rise over time with inflation, I applied an annual inflation factor of 1.3% for each remaining year of the term, which is equal to the average rate of inflation for the period 2012-2016 derived from the Bureau of Labor Statistics Data CPI-All Urban Consumers. I then prorated the annual amount of Additional Rent based on the number of months in each year in the column entitled "Prorated Annual Based on # of months." The totals in that column show the projected total amount of Additional Rent that would have been due under Lease for the rest of the term in the absence of a breach.

Net Present Value of Additional Rent

Next, I calculated the amount due to plaintiffs for Additional Rent under § 20.02(b) of the Lease by conducting a present value analysis using a discount rate of 6% to November 15, 2017. The sum of totals shown at the bottom of the columns under the heading "Present Value Calculated" for CAM (\$48,692.08) and Real Estate Tax (\$105,141.56) is the amount that plaintiffs are entitled to recover as Additional Rent for the remainder of the term, which equals \$153,833.64.

c) Current Late Fees and Interest

Following the Event of Default, the Lease provides that plaintiffs are entitled to collect certain penalties and interest from Trustco.

§4.03(b) states "In the event of a late payment, as defined in Section 1.01, then a late fee in the amount set forth in Section 1.01 shall become immediately due to Landlord, as liquidated damages for failure to make timely payment. Said late fee shall be Additional Rent and shall be payable together with the next installment of Minimum Annual Rent."

§4.03(c) states "All late payments shall bear interest at the rate set forth in Section 1.01 until received by the Landlord in readily available funds. Said interest shall be Additional Rent and shall be payable together with the next installment of Minimum annual rent."

Exhibit G shows the total amount due to plaintiffs for late fees and interest in the column entitled "Interest and Fees Total" as a result of Trustco's failure to pay Rent from April 1 – November 15, 2017, which is \$4,500.04 as of November 15, 2017. The other columns on Exhibit G show a breakdown of the late payments and the individual amounts due for late fees and interest.

d) Per Diem Interest

Interest on the overdue amounts will continue to accrue until such amounts are paid. The per diem rate of interest on the amount of Minimum Annual Rent and Additional Rent that will be past due as of November 15, 2017 (included the accelerated amounts due under § 20.02(b) of the Lease) is \$200.03.

e) Cost to return the Premises to original condition

Section 2.03 provides that at the end of the term, absent the landlord's written consent, Trustco shall return the Premises in the same condition as it was received, excepting for reasonable wear and tear. I understand that when Trustco abandoned the Premises, it left behind fixtures and other improvements. Plaintiffs have obtained two estimates for the cost they will incur to return the Premises to its original condition, which are attached as Exhibit I. I accepted the lower estimate, which is \$36,000.00, and have included that in the plaintiffs' damages calculation.

f) Legal fees and costs

Under § 20.08, the landlord is entitled to recover any legal fees and costs that are incurred by the landlord in enforcing the terms of this Lease then Tenant shall be liable for such reasonable legal fees and costs. I have not attempted to calculate plaintiffs' attorneys' fees and costs incurred in enforcing the Lease, but note that plaintiff will be seeking these amounts as part of a final judgment in this action.

6) Bruce Balsam Qualification and Compensation

Previously submitted.

Dated: New York, New York
November 15, 2017



Bruce Balsam

Leeber Realty LLC and Bernard Cohen both individually and in his capacity as Trustee of the Bernard Cohen Revocable Trust, Plaintiffs
 -v- Trustco Bank, Defendant No. 17-cv-2934(KMK)(LMS)

Total Due Under Lease, T-1, Article XX Section 20.02(b) Page35 (Bates #T-39)
 (discounted to net present value utilizing a 6% discount rate)

	Total	Rent Exhibit B	Additional Rent		Interest & Late Fees on Late Rent To 11/15/2017
			CAM Exhibit C Page 2	RE Tax Exhibit C Page 2	
To 11/15/2017	\$ 912,650.41	\$ 754,316.73	\$ 48,692.08	\$ 105,141.56	\$ 4,500.04

Annual Interest
 at 8.0% \$ 73,012.03

Per Diem
 Interest \$ 200.03

Costs to return premises to
 original condition - Exhibit I-2 \$ 36,000.00

Legal Fees and Costs TO BE DETERMINED

Leeber Realty LLC and Bernard Cohen both individually and in his capacity as Trustee of the Bernard Cohen Revocable Trust, Plaintiffs
 -v- Trustco Bank, Defendant No. 17-cv-2934(KMK)(LMS)

Rent Due Lease T-1 Page 4 (T-8) and Lease Section 4.01 (T-13)

Rent Commencement Date Is November 1
 Tenant did not pay rent starting April 1, 2017

Rent Commencement Date Is November 1					Present Value	
Tenant did not pay rent starting April 1, 2017					to	
Base Rent		Months			Rent Due	11/15/2017 6.0%
<u>Lease Years 11-15</u>						
\$	6,010.67	9	4/1/2017	12/1/2017	\$ 54,096.03	\$ 54,080.69
\$	6,010.67	12	1/1/2018	12/1/2018	\$ 72,128.04	\$ 69,720.89
\$	6,010.67	10	1/1/2019	10/1/2019	\$ 60,106.70	\$ 55,077.15
<u>Lease Years 16-20</u>						
\$	6,731.95	2	11/1/2019	12/1/2019	\$ 13,463.90	\$ 11,980.93
\$	6,731.95	12	1/1/2020	12/1/2020	\$ 80,783.40	\$ 69,488.30
\$	6,731.95	12	1/1/2021	12/1/2021	\$ 80,783.40	\$ 65,553.21
\$	6,731.95	12	1/1/2022	12/1/2022	\$ 80,783.40	\$ 61,842.65
\$	6,731.95	12	1/1/2023	12/1/2023	\$ 80,783.40	\$ 58,342.12
\$	6,731.95	10	1/1/2024	10/1/2024	\$ 67,319.50	\$ 46,082.45
<u>Lease Years 21-25 First Option Exercised</u>						
\$	7,539.78	2	11/1/2024	12/1/2024	\$ 15,079.56	\$ 10,023.99
\$	7,539.78	12	1/1/2025	12/1/2025	\$ 90,477.36	\$ 58,145.88
\$	7,539.78	12	1/1/2026	12/1/2026	\$ 90,477.36	\$ 54,854.60
\$	7,539.78	12	1/1/2027	12/1/2027	\$ 90,477.36	\$ 51,749.63
\$	7,539.78	12	1/1/2028	12/1/2028	\$ 90,477.36	\$ 48,813.94
\$	7,539.78	10	1/1/2029	10/1/2029	\$ 75,397.80	\$ 38,560.31
Total					\$ 1,042,634.57	\$ 754,316.73

Leeber Realty LLC and Bernard Cohen both individually and in his capacity as Trustee of the Bernard Cohen Revocable Trust, Plaintiffs
-v- Trustco Bank, Defendant No. 17-cv-2934(KMK)(LMS)

Common Area Maintenance (CAM)

Building Square Feet per lease (Bates # T-1 & T-6) 3200
Square Feet Leased to Trustco lease (Bates # T-9) 1600
Trustco % 50%
Average rate of inflation Jan 2012 - December 2016 1.3%

Case Bates #	P-137 2016	P-138 2015	P-141 2014	P-142 2013	P-145 (Note 1) 2012	5 Year Average
<u>Landlord's operating costs</u>						
snow	\$ 1,650.00	\$ 3,775.00	\$ 4,000.00	\$ 4,615.20	\$ 2,344.16	\$ 3,276.87
cleaning - service call	\$ 450.00	\$ 300.00	\$ 500.00	\$ 334.58	\$ 1,512.54	\$ 619.42
parking lot	\$ 1,150.00					\$ 230.00
hazard insurance	\$ 4,415.45	\$ 4,112.93	\$ 3,763.86	\$ 3,505.00	\$ 3,209.54	\$ 3,801.36
utilities	\$ 770.00	\$ 600.44	\$ 595.10	\$ 595.10	\$ 482.30	\$ 608.59
Total	\$ 8,435.45	\$ 8,788.37	\$ 8,858.96	\$ 9,049.88	\$ 7,548.54	\$ 8,536.24
Trustco %	\$ 4,217.73	\$ 4,394.19	\$ 4,429.48	\$ 4,524.94	\$ 3,774.27	\$ 4,268.12
admin fee 15.0%	\$ 632.70	\$ 659.12	\$ 664.41	\$ 679.00	\$ 566.10	640.218
Total CAM	\$ 4,850.43	\$ 5,053.31	\$ 5,093.89	\$ 5,203.94	\$ 4,340.37	\$ 4,908.34
R/E tax	\$ 21,880.08	\$ 21,964.58	\$ 20,831.07	\$ 20,165.22	\$ 21,145.38	\$ 21,197.27
Trustco %	\$ 10,940.04	\$ 10,982.29	\$ 10,415.54	\$ 10,082.61	\$ 10,572.69	\$ 10,598.63

Note 1: 2012 bill indicated 50% of costs while 2013 indicate 100% of costs and allocated 50% to Trustco. Determined this by reviewing the calculation of the 15% admin fee and comparison of costs where 2012 was substantially lower.

Leeber Realty LLC and Bernard Cohen both individually and in his capacity as Trustee of the Bernard Cohen Revocable Trust, Plaintiffs
-v- Trustco Bank, Defendant No. 17-cv-2934(KMK)(LMS)

Annual Inflation adjusted and Present Value

		Annual Inflation Adjusted		Prorated Annual Based on # of months		Present Values Calculated	
		CAM	Real Estate Tax	CAM	Real Estate Tax	CAM	Real Estate Tax
<u>Lease Years 11-15</u>							
9	april 2017 thru dec 2017	\$ 4,908.34	\$ 10,598.63	\$ 3,681.25	\$ 7,948.97	\$ 3,681.25	\$ 7,948.97
12	jan 2018 thru dec 2018	\$ 4,972.15	\$ 10,736.42	\$ 4,972.15	\$ 10,736.42	\$ 4,806.20	\$ 10,378.10
10	jan 2019 thru oct 2019	\$ 5,036.78	\$ 10,875.99	\$ 4,197.32	\$ 9,063.32	\$ 3,846.09	\$ 8,304.92
<u>Lease Years 16-20</u>							
2	nov & dec 2019	\$ 5,036.78	\$ 10,875.99	\$ 839.46	\$ 1,812.66	\$ 746.99	\$ 1,613.00
12	jan 2020 thru dec 2020	\$ 5,102.26	\$ 11,017.38	\$ 5,102.26	\$ 11,017.38	\$ 4,388.86	\$ 9,476.92
12	jan 2021 thru dec 2021	\$ 5,168.59	\$ 11,160.60	\$ 5,168.59	\$ 11,160.60	\$ 4,194.14	\$ 9,056.47
12	jan 2022 thru dec 2022	\$ 5,235.78	\$ 11,305.69	\$ 5,235.78	\$ 11,305.69	\$ 4,008.17	\$ 8,654.91
12	jan 2023 thru dec 2023	\$ 5,303.85	\$ 11,452.66	\$ 5,303.85	\$ 11,452.66	\$ 3,830.45	\$ 8,271.16
10	jan 2024 thru oct 2024	\$ 5,372.80	\$ 11,601.55	\$ 4,477.33	\$ 9,667.96	\$ 3,064.87	\$ 6,618.03
<u>Lease Years 21-25 First Option Exercised</u>							
2	nov & dec 2024	\$ 5,372.80	\$ 11,601.55	\$ 895.47	\$ 1,933.59	\$ 595.24	\$ 1,285.33
12	jan 2025 thru dec 2025	\$ 5,442.65	\$ 11,752.37	\$ 5,442.65	\$ 11,752.37	\$ 3,497.74	\$ 7,552.73
12	jan 2026 thru dec 2026	\$ 5,513.40	\$ 11,905.15	\$ 5,513.40	\$ 11,905.15	\$ 3,342.65	\$ 7,217.84
12	jan 2027 thru dec 2027	\$ 5,585.07	\$ 12,059.92	\$ 5,585.07	\$ 12,059.92	\$ 3,194.44	\$ 6,897.81
12	jan 2028 thru dec 2028	\$ 5,657.68	\$ 12,216.70	\$ 5,657.68	\$ 12,216.70	\$ 3,052.40	\$ 6,591.09
10	jan 2029 thru oct 2029	\$ 5,731.23	\$ 12,375.51	\$ 4,776.02	\$ 10,312.93	\$ 2,442.57	\$ 5,274.28
				<u>\$ 66,848.29</u>	<u>\$ 144,346.32</u>	<u>\$ 48,692.08</u>	<u>\$ 105,141.56</u>

Cash Flows Rent

Indicated at the top of each date column is 11/15/2017 Representing the date that present value is being computed to.
(0.01) at the top of each rent column is required to compute the Net Present Value using Excel function XNPV

4/1/2017	12/31/2017	1/1/2018	12/31/2018	01/01/2019	10/31/2019
11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)
1/1/2017 \$ -	1/1/2017 \$ -	1/1/2018 \$ 6,010.67	1/1/2018 \$ 6,010.67	1/1/2019 \$ 6,010.67	1/1/2019 \$ 6,010.67
2/1/2017 \$ -	2/1/2017 \$ -	2/1/2018 \$ 6,010.67	2/1/2018 \$ 6,010.67	2/1/2019 \$ 6,010.67	2/1/2019 \$ 6,010.67
3/1/2017 \$ -	3/1/2017 \$ -	3/1/2018 \$ 6,010.67	3/1/2018 \$ 6,010.67	3/1/2019 \$ 6,010.67	3/1/2019 \$ 6,010.67
4/1/2017 See Late Payment	4/1/2017 See Late Payment	4/1/2018 \$ 6,010.67	4/1/2018 \$ 6,010.67	4/1/2019 \$ 6,010.67	4/1/2019 \$ 6,010.67
5/1/2017 See Late Payment	5/1/2017 See Late Payment	5/1/2018 \$ 6,010.67	5/1/2018 \$ 6,010.67	5/1/2019 \$ 6,010.67	5/1/2019 \$ 6,010.67
6/1/2017 See Late Payment	6/1/2017 See Late Payment	6/1/2018 \$ 6,010.67	6/1/2018 \$ 6,010.67	6/1/2019 \$ 6,010.67	6/1/2019 \$ 6,010.67
7/1/2017 See Late Payment	7/1/2017 See Late Payment	7/1/2018 \$ 6,010.67	7/1/2018 \$ 6,010.67	7/1/2019 \$ 6,010.67	7/1/2019 \$ 6,010.67
8/1/2017 See Late Payment	8/1/2017 See Late Payment	8/1/2018 \$ 6,010.67	8/1/2018 \$ 6,010.67	8/1/2019 \$ 6,010.67	8/1/2019 \$ 6,010.67
9/1/2017 See Late Payment	9/1/2017 See Late Payment	9/1/2018 \$ 6,010.67	9/1/2018 \$ 6,010.67	9/1/2019 \$ 6,010.67	9/1/2019 \$ 6,010.67
10/1/2017 See Late Payment	10/1/2017 See Late Payment	10/1/2018 \$ 6,010.67	10/1/2018 \$ 6,010.67	10/1/2019 \$ 6,010.67	10/1/2019 \$ 6,010.67
11/1/2017 See Late Payment	11/1/2017 See Late Payment	11/1/2018 \$ 6,010.67	11/1/2018 \$ 6,010.67	11/1/2019 \$ 6,010.67	11/1/2019 \$ 6,010.67
12/1/2017 \$ 6,010.67	12/1/2017 \$ 6,010.67	12/1/2018 \$ 6,010.67	12/1/2018 \$ 6,010.67	12/1/2019 \$ 6,010.67	12/1/2019 \$ 6,010.67
\$ 6,010.67	\$ 6,010.67	\$ 72,128.04	\$ 72,128.04	\$ 60,106.70	\$ 60,106.70
Discounted Amount					

Cash Flow for	
December 1, 2017 Payment	
11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)
12/1/2017 \$ 6,010.67	12/1/2017 \$ 6,010.67
Rent Due before Nov. 15 2017	
4/1/2017 \$ 6,010.67	4/1/2017 \$ 6,010.67
5/1/2017 \$ 6,010.67	5/1/2017 \$ 6,010.67
6/1/2017 \$ 6,010.67	6/1/2017 \$ 6,010.67
7/1/2017 \$ 6,010.67	7/1/2017 \$ 6,010.67
8/1/2017 \$ 6,010.67	8/1/2017 \$ 6,010.67
9/1/2017 \$ 6,010.67	9/1/2017 \$ 6,010.67
10/1/2017 \$ 6,010.67	10/1/2017 \$ 6,010.67
11/1/2017 \$ 6,010.67	11/1/2017 \$ 6,010.67
\$ 48,085.36	\$ 48,085.36

11/1/2019	12/1/2019	1/1/2020	12/1/2020	1/1/2021	12/1/2021	1/1/2022	12/1/2022	1/1/2023	12/1/2023	1/1/2024	10/1/2024
11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)
11/1/2019 \$ 6,731.95	11/1/2019 \$ 6,731.95	1/1/2020 \$ 6,731.95	1/1/2020 \$ 6,731.95	1/1/2021 \$ 6,731.95	1/1/2021 \$ 6,731.95	1/1/2022 \$ 6,731.95	1/1/2022 \$ 6,731.95	1/1/2023 \$ 6,731.95	1/1/2023 \$ 6,731.95	1/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
12/1/2019 \$ 6,731.95	12/1/2019 \$ 6,731.95	2/1/2020 \$ 6,731.95	2/1/2020 \$ 6,731.95	2/1/2021 \$ 6,731.95	2/1/2021 \$ 6,731.95	2/1/2022 \$ 6,731.95	2/1/2022 \$ 6,731.95	2/1/2023 \$ 6,731.95	2/1/2023 \$ 6,731.95	2/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		3/1/2020 \$ 6,731.95	3/1/2020 \$ 6,731.95	3/1/2021 \$ 6,731.95	3/1/2021 \$ 6,731.95	3/1/2022 \$ 6,731.95	3/1/2022 \$ 6,731.95	3/1/2023 \$ 6,731.95	3/1/2023 \$ 6,731.95	3/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		4/1/2020 \$ 6,731.95	4/1/2020 \$ 6,731.95	4/1/2021 \$ 6,731.95	4/1/2021 \$ 6,731.95	4/1/2022 \$ 6,731.95	4/1/2022 \$ 6,731.95	4/1/2023 \$ 6,731.95	4/1/2023 \$ 6,731.95	4/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		5/1/2020 \$ 6,731.95	5/1/2020 \$ 6,731.95	5/1/2021 \$ 6,731.95	5/1/2021 \$ 6,731.95	5/1/2022 \$ 6,731.95	5/1/2022 \$ 6,731.95	5/1/2023 \$ 6,731.95	5/1/2023 \$ 6,731.95	5/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		6/1/2020 \$ 6,731.95	6/1/2020 \$ 6,731.95	6/1/2021 \$ 6,731.95	6/1/2021 \$ 6,731.95	6/1/2022 \$ 6,731.95	6/1/2022 \$ 6,731.95	6/1/2023 \$ 6,731.95	6/1/2023 \$ 6,731.95	6/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		7/1/2020 \$ 6,731.95	7/1/2020 \$ 6,731.95	7/1/2021 \$ 6,731.95	7/1/2021 \$ 6,731.95	7/1/2022 \$ 6,731.95	7/1/2022 \$ 6,731.95	7/1/2023 \$ 6,731.95	7/1/2023 \$ 6,731.95	7/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		8/1/2020 \$ 6,731.95	8/1/2020 \$ 6,731.95	8/1/2021 \$ 6,731.95	8/1/2021 \$ 6,731.95	8/1/2022 \$ 6,731.95	8/1/2022 \$ 6,731.95	8/1/2023 \$ 6,731.95	8/1/2023 \$ 6,731.95	8/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		9/1/2020 \$ 6,731.95	9/1/2020 \$ 6,731.95	9/1/2021 \$ 6,731.95	9/1/2021 \$ 6,731.95	9/1/2022 \$ 6,731.95	9/1/2022 \$ 6,731.95	9/1/2023 \$ 6,731.95	9/1/2023 \$ 6,731.95	9/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		10/1/2020 \$ 6,731.95	10/1/2020 \$ 6,731.95	10/1/2021 \$ 6,731.95	10/1/2021 \$ 6,731.95	10/1/2022 \$ 6,731.95	10/1/2022 \$ 6,731.95	10/1/2023 \$ 6,731.95	10/1/2023 \$ 6,731.95	10/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		11/1/2020 \$ 6,731.95	11/1/2020 \$ 6,731.95	11/1/2021 \$ 6,731.95	11/1/2021 \$ 6,731.95	11/1/2022 \$ 6,731.95	11/1/2022 \$ 6,731.95	11/1/2023 \$ 6,731.95	11/1/2023 \$ 6,731.95	11/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
		12/1/2020 \$ 6,731.95	12/1/2020 \$ 6,731.95	12/1/2021 \$ 6,731.95	12/1/2021 \$ 6,731.95	12/1/2022 \$ 6,731.95	12/1/2022 \$ 6,731.95	12/1/2023 \$ 6,731.95	12/1/2023 \$ 6,731.95	12/1/2024 \$ 6,731.95	10/1/2024 \$ 6,731.95
\$ 13,463.90	\$ 13,463.90	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40	\$ 80,783.40

11/1/2017	12/1/2024	1/1/2024	12/1/2025	1/1/2026	12/1/2026	1/1/2027	12/1/2027	1/1/2028	12/1/2028	1/1/2029	10/1/2029
11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)	11/15/2017 \$ (0.01)
11/1/2024 \$ 7,539.78	11/1/2024 \$ 7,539.78	1/1/2025 \$ 7,539.78	1/1/2025 \$ 7,539.78	1/1/2026 \$ 7,539.78	1/1/2026 \$ 7,539.78	1/1/2027 \$ 7,539.78	1/1/2027 \$ 7,539.78	1/1/2028 \$ 7,539.78	1/1/2028 \$ 7,539.78	1/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
12/1/2024 \$ 7,539.78	12/1/2024 \$ 7,539.78	2/1/2025 \$ 7,539.78	2/1/2025 \$ 7,539.78	2/1/2026 \$ 7,539.78	2/1/2026 \$ 7,539.78	2/1/2027 \$ 7,539.78	2/1/2027 \$ 7,539.78	2/1/2028 \$ 7,539.78	2/1/2028 \$ 7,539.78	2/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		3/1/2025 \$ 7,539.78	3/1/2025 \$ 7,539.78	3/1/2026 \$ 7,539.78	3/1/2026 \$ 7,539.78	3/1/2027 \$ 7,539.78	3/1/2027 \$ 7,539.78	3/1/2028 \$ 7,539.78	3/1/2028 \$ 7,539.78	3/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		4/1/2025 \$ 7,539.78	4/1/2025 \$ 7,539.78	4/1/2026 \$ 7,539.78	4/1/2026 \$ 7,539.78	4/1/2027 \$ 7,539.78	4/1/2027 \$ 7,539.78	4/1/2028 \$ 7,539.78	4/1/2028 \$ 7,539.78	4/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		5/1/2025 \$ 7,539.78	5/1/2025 \$ 7,539.78	5/1/2026 \$ 7,539.78	5/1/2026 \$ 7,539.78	5/1/2027 \$ 7,539.78	5/1/2027 \$ 7,539.78	5/1/2028 \$ 7,539.78	5/1/2028 \$ 7,539.78	5/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		6/1/2025 \$ 7,539.78	6/1/2025 \$ 7,539.78	6/1/2026 \$ 7,539.78	6/1/2026 \$ 7,539.78	6/1/2027 \$ 7,539.78	6/1/2027 \$ 7,539.78	6/1/2028 \$ 7,539.78	6/1/2028 \$ 7,539.78	6/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		7/1/2025 \$ 7,539.78	7/1/2025 \$ 7,539.78	7/1/2026 \$ 7,539.78	7/1/2026 \$ 7,539.78	7/1/2027 \$ 7,539.78	7/1/2027 \$ 7,539.78	7/1/2028 \$ 7,539.78	7/1/2028 \$ 7,539.78	7/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		8/1/2025 \$ 7,539.78	8/1/2025 \$ 7,539.78	8/1/2026 \$ 7,539.78	8/1/2026 \$ 7,539.78	8/1/2027 \$ 7,539.78	8/1/2027 \$ 7,539.78	8/1/2028 \$ 7,539.78	8/1/2028 \$ 7,539.78	8/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		9/1/2025 \$ 7,539.78	9/1/2025 \$ 7,539.78	9/1/2026 \$ 7,539.78	9/1/2026 \$ 7,539.78	9/1/2027 \$ 7,539.78	9/1/2027 \$ 7,539.78	9/1/2028 \$ 7,539.78	9/1/2028 \$ 7,539.78	9/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		10/1/2025 \$ 7,539.78	10/1/2025 \$ 7,539.78	10/1/2026 \$ 7,539.78	10/1/2026 \$ 7,539.78	10/1/2027 \$ 7,539.78	10/1/2027 \$ 7,539.78	10/1/2028 \$ 7,539.78	10/1/2028 \$ 7,539.78	10/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		11/1/2025 \$ 7,539.78	11/1/2025 \$ 7,539.78	11/1/2026 \$ 7,539.78	11/1/2026 \$ 7,539.78	11/1/2027 \$ 7,539.78	11/1/2027 \$ 7,539.78	11/1/2028 \$ 7,539.78	11/1/2028 \$ 7,539.78	11/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
		12/1/2025 \$ 7,539.78	12/1/2025 \$ 7,539.78	12/1/2026 \$ 7,539.78	12/1/2026 \$ 7,539.78	12/1/2027 \$ 7,539.78	12/1/2027 \$ 7,539.78	12/1/2028 \$ 7,539.78	12/1/2028 \$ 7,539.78	12/1/2029 \$ 7,539.78	10/1/2029 \$ 7,539.78
\$ 15,079.56	\$ 15,079.56	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 90,477.36	\$ 75,397.80

Cash Flows CAM

11/15/2017 Represent the date that present value is being computed to.
(0.01) at the top of each rent column is required to compute the Net Present Value using Excel function XNPV

4/1/2017	12/31/2017	1/1/2018	12/31/2018	01/01/2019	10/31/2019
11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)
1/1/2017 \$	-	1/1/2018 \$	414.35	1/1/2019 \$	419.73
2/1/2017 \$	-	2/1/2018 \$	414.35	2/1/2019 \$	419.73
3/1/2017 \$	-	3/1/2018 \$	414.35	3/1/2019 \$	419.73
4/1/2017 \$	409.03	4/1/2018 \$	414.35	4/1/2019 \$	419.73
5/1/2017 \$	409.03	5/1/2018 \$	414.35	5/1/2019 \$	419.73
6/1/2017 \$	409.03	6/1/2018 \$	414.35	6/1/2019 \$	419.73
7/1/2017 \$	409.03	7/1/2018 \$	414.35	7/1/2019 \$	419.73
8/1/2017 \$	409.03	8/1/2018 \$	414.35	8/1/2019 \$	419.73
9/1/2017 \$	409.03	9/1/2018 \$	414.35	9/1/2019 \$	419.73
10/1/2017 \$	409.03	10/1/2018 \$	414.35	10/1/2019 \$	419.73
11/1/2017 \$	409.03	11/1/2018 \$	414.35		
12/1/2017 \$	409.03	12/1/2018 \$	414.35		
	<u>\$ 3,681.25</u>		<u>\$ 4,972.15</u>		<u>\$ 4,197.32</u>

11/1/2019	12/1/2019	1/1/2020	12/1/2020	1/1/2021	12/1/2021	1/1/2022	12/1/2022	1/1/2023	12/1/2023	1/1/2024	10/1/2024
11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)
11/1/2019 \$	419.73	1/1/2020 \$	425.19	1/1/2021 \$	430.72	1/1/2022 \$	436.32	1/1/2023 \$	441.99	1/1/2024 \$	447.73
12/1/2019 \$	419.73	2/1/2020 \$	425.19	2/1/2021 \$	430.72	2/1/2022 \$	436.32	2/1/2023 \$	441.99	2/1/2024 \$	447.73
		3/1/2020 \$	425.19	3/1/2021 \$	430.72	3/1/2022 \$	436.32	3/1/2023 \$	441.99	3/1/2024 \$	447.73
		4/1/2020 \$	425.19	4/1/2021 \$	430.72	4/1/2022 \$	436.32	4/1/2023 \$	441.99	4/1/2024 \$	447.73
		5/1/2020 \$	425.19	5/1/2021 \$	430.72	5/1/2022 \$	436.32	5/1/2023 \$	441.99	5/1/2024 \$	447.73
		6/1/2020 \$	425.19	6/1/2021 \$	430.72	6/1/2022 \$	436.32	6/1/2023 \$	441.99	6/1/2024 \$	447.73
		7/1/2020 \$	425.19	7/1/2021 \$	430.72	7/1/2022 \$	436.32	7/1/2023 \$	441.99	7/1/2024 \$	447.73
		8/1/2020 \$	425.19	8/1/2021 \$	430.72	8/1/2022 \$	436.32	8/1/2023 \$	441.99	8/1/2024 \$	447.73
		9/1/2020 \$	425.19	9/1/2021 \$	430.72	9/1/2022 \$	436.32	9/1/2023 \$	441.99	9/1/2024 \$	447.73
		10/1/2020 \$	425.19	10/1/2021 \$	430.72	10/1/2022 \$	436.32	10/1/2023 \$	441.99	10/1/2024 \$	447.73
		11/1/2020 \$	425.19	11/1/2021 \$	430.72	11/1/2022 \$	436.32	11/1/2023 \$	441.99		
		12/1/2020 \$	425.19	12/1/2021 \$	430.72	12/1/2022 \$	436.32	12/1/2023 \$	441.99		
	<u>\$ 839.46</u>		<u>\$ 5,102.26</u>		<u>\$ 5,168.59</u>		<u>\$ 5,235.78</u>		<u>\$ 5,303.85</u>		<u>\$ 4,477.33</u>

11/1/2017	12/1/2024	1/1/2024	12/1/2025	1/1/2026	12/1/2026	1/1/2027	12/1/2027	1/1/2028	12/1/2028	1/1/2029	10/1/2029
11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)
11/1/2024 \$	447.73	1/1/2025 \$	453.55	1/1/2026 \$	459.45	1/1/2027 \$	465.42	1/1/2028 \$	471.47	1/1/2029 \$	477.60
12/1/2024 \$	447.73	2/1/2025 \$	453.55	2/1/2026 \$	459.45	2/1/2027 \$	465.42	2/1/2028 \$	471.47	2/1/2029 \$	477.60
		3/1/2025 \$	453.55	3/1/2026 \$	459.45	3/1/2027 \$	465.42	3/1/2028 \$	471.47	3/1/2029 \$	477.60
		4/1/2025 \$	453.55	4/1/2026 \$	459.45	4/1/2027 \$	465.42	4/1/2028 \$	471.47	4/1/2029 \$	477.60
		5/1/2025 \$	453.55	5/1/2026 \$	459.45	5/1/2027 \$	465.42	5/1/2028 \$	471.47	5/1/2029 \$	477.60
		6/1/2025 \$	453.55	6/1/2026 \$	459.45	6/1/2027 \$	465.42	6/1/2028 \$	471.47	6/1/2029 \$	477.60
		7/1/2025 \$	453.55	7/1/2026 \$	459.45	7/1/2027 \$	465.42	7/1/2028 \$	471.47	7/1/2029 \$	477.60
		8/1/2025 \$	453.55	8/1/2026 \$	459.45	8/1/2027 \$	465.42	8/1/2028 \$	471.47	8/1/2029 \$	477.60
		9/1/2025 \$	453.55	9/1/2026 \$	459.45	9/1/2027 \$	465.42	9/1/2028 \$	471.47	9/1/2029 \$	477.60
		10/1/2025 \$	453.55	10/1/2026 \$	459.45	10/1/2027 \$	465.42	10/1/2028 \$	471.47	10/1/2029 \$	477.60
		11/1/2025 \$	453.55	11/1/2026 \$	459.45	11/1/2027 \$	465.42	11/1/2028 \$	471.47		
		12/1/2025 \$	453.55	12/1/2026 \$	459.45	12/1/2027 \$	465.42	12/1/2028 \$	471.47		
	<u>\$ 895.47</u>		<u>\$ 5,442.65</u>		<u>\$ 5,513.40</u>		<u>\$ 5,585.07</u>		<u>\$ 5,657.68</u>		<u>\$ 4,776.02</u>

Cash Flows Real Estate Tax

11/15/2017 Represent the date that present value is being computed to.
 (0.01) at the top of each rent column is required to compute the Net Present Value using Excel function XNPV

4/1/2017	12/31/2017	1/1/2018	12/31/2018	01/01/2019	10/31/2019
11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)
1/1/2017 \$	-	1/1/2018 \$	894.70	1/1/2019 \$	906.33
2/1/2017 \$	-	2/1/2018 \$	894.70	2/1/2019 \$	906.33
3/1/2017 \$	-	3/1/2018 \$	894.70	3/1/2019 \$	906.33
4/1/2017 \$	883.22	4/1/2018 \$	894.70	4/1/2019 \$	906.33
5/1/2017 \$	883.22	5/1/2018 \$	894.70	5/1/2019 \$	906.33
6/1/2017 \$	883.22	6/1/2018 \$	894.70	6/1/2019 \$	906.33
7/1/2017 \$	883.22	7/1/2018 \$	894.70	7/1/2019 \$	906.33
8/1/2017 \$	883.22	8/1/2018 \$	894.70	8/1/2019 \$	906.33
9/1/2017 \$	883.22	9/1/2018 \$	894.70	9/1/2019 \$	906.33
10/1/2017 \$	883.22	10/1/2018 \$	894.70	10/1/2019 \$	906.33
11/1/2017 \$	883.22	11/1/2018 \$	894.70		
12/1/2017 \$	883.22	12/1/2018 \$	894.70		
	<u>\$ 7,948.97</u>		<u>\$ 10,736.42</u>		<u>\$ 9,063.32</u>

11/1/2019	12/1/2019	1/1/2020	12/1/2020	1/1/2021	12/1/2021	1/1/2022	12/1/2022	1/1/2023	12/1/2023	1/1/2024	10/1/2024
11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)
11/1/2019 \$	906.33	1/1/2020 \$	918.11	1/1/2021 \$	930.05	1/1/2022 \$	942.14	1/1/2023 \$	954.39	1/1/2024 \$	966.80
12/1/2019 \$	906.33	2/1/2020 \$	918.11	2/1/2021 \$	930.05	2/1/2022 \$	942.14	2/1/2023 \$	954.39	2/1/2024 \$	966.80
		3/1/2020 \$	918.11	3/1/2021 \$	930.05	3/1/2022 \$	942.14	3/1/2023 \$	954.39	3/1/2024 \$	966.80
		4/1/2020 \$	918.11	4/1/2021 \$	930.05	4/1/2022 \$	942.14	4/1/2023 \$	954.39	4/1/2024 \$	966.80
		5/1/2020 \$	918.11	5/1/2021 \$	930.05	5/1/2022 \$	942.14	5/1/2023 \$	954.39	5/1/2024 \$	966.80
		6/1/2020 \$	918.11	6/1/2021 \$	930.05	6/1/2022 \$	942.14	6/1/2023 \$	954.39	6/1/2024 \$	966.80
		7/1/2020 \$	918.11	7/1/2021 \$	930.05	7/1/2022 \$	942.14	7/1/2023 \$	954.39	7/1/2024 \$	966.80
		8/1/2020 \$	918.11	8/1/2021 \$	930.05	8/1/2022 \$	942.14	8/1/2023 \$	954.39	8/1/2024 \$	966.80
		9/1/2020 \$	918.11	9/1/2021 \$	930.05	9/1/2022 \$	942.14	9/1/2023 \$	954.39	9/1/2024 \$	966.80
		10/1/2020 \$	918.11	10/1/2021 \$	930.05	10/1/2022 \$	942.14	10/1/2023 \$	954.39	10/1/2024 \$	966.80
		11/1/2020 \$	918.11	11/1/2021 \$	930.05	11/1/2022 \$	942.14	11/1/2023 \$	954.39		966.80
		12/1/2020 \$	918.11	12/1/2021 \$	930.05	12/1/2022 \$	942.14	12/1/2023 \$	954.39		966.80
	<u>\$ 1,812.66</u>		<u>\$ 11,017.38</u>		<u>\$ 11,160.60</u>		<u>\$ 11,305.69</u>		<u>\$ 11,452.66</u>		<u>\$ 11,601.55</u>

11/1/2017	12/1/2024	1/1/2024	12/1/2025	1/1/2026	12/1/2026	1/1/2027	12/1/2027	1/1/2028	12/1/2028	1/1/2029	10/1/2029
11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)	11/15/2017 \$	(0.01)
11/1/2024 \$	966.80	1/1/2025 \$	979.36	1/1/2026 \$	992.10	1/1/2027 \$	1,004.99	1/1/2028 \$	1,018.06	1/1/2029 \$	1,031.29
12/1/2024 \$	966.80	2/1/2025 \$	979.36	2/1/2026 \$	992.10	2/1/2027 \$	1,004.99	2/1/2028 \$	1,018.06	2/1/2029 \$	1,031.29
		3/1/2025 \$	979.36	3/1/2026 \$	992.10	3/1/2027 \$	1,004.99	3/1/2028 \$	1,018.06	3/1/2029 \$	1,031.29
		4/1/2025 \$	979.36	4/1/2026 \$	992.10	4/1/2027 \$	1,004.99	4/1/2028 \$	1,018.06	4/1/2029 \$	1,031.29
		5/1/2025 \$	979.36	5/1/2026 \$	992.10	5/1/2027 \$	1,004.99	5/1/2028 \$	1,018.06	5/1/2029 \$	1,031.29
		6/1/2025 \$	979.36	6/1/2026 \$	992.10	6/1/2027 \$	1,004.99	6/1/2028 \$	1,018.06	6/1/2029 \$	1,031.29
		7/1/2025 \$	979.36	7/1/2026 \$	992.10	7/1/2027 \$	1,004.99	7/1/2028 \$	1,018.06	7/1/2029 \$	1,031.29
		8/1/2025 \$	979.36	8/1/2026 \$	992.10	8/1/2027 \$	1,004.99	8/1/2028 \$	1,018.06	8/1/2029 \$	1,031.29
		9/1/2025 \$	979.36	9/1/2026 \$	992.10	9/1/2027 \$	1,004.99	9/1/2028 \$	1,018.06	9/1/2029 \$	1,031.29
		10/1/2025 \$	979.36	10/1/2026 \$	992.10	10/1/2027 \$	1,004.99	10/1/2028 \$	1,018.06	10/1/2029 \$	1,031.29
		11/1/2025 \$	979.36	11/1/2026 \$	992.10	11/1/2027 \$	1,004.99	11/1/2028 \$	1,018.06		
		12/1/2025 \$	979.36	12/1/2026 \$	992.10	12/1/2027 \$	1,004.99	12/1/2028 \$	1,018.06		
	<u>\$ 1,933.59</u>		<u>\$ 11,752.37</u>		<u>\$ 11,905.15</u>		<u>\$ 12,059.92</u>		<u>\$ 12,216.70</u>		<u>\$ 10,312.93</u>

Leeber Realty LLC and Bernard Cohen both individually and in his capacity as Trustee of the Bernard Cohen Revocable Trust, Plaintiffs

-v-

Trustco Bank, Defendant

No. 17-cv-2934(KMK)(LMS)

Late Interest & Fees

Lease Bates # T-1 and T-8

			Interest and							Bates T-8 \$.05 per \$1.00	Bate T-8 8.0%
	Days		Fees Total	Exhibit D Late Rent	Exhibit E Late CAM	Exhibit F Late Taxes	Total Amount Late			Overdue Late Fee	Interest to 11/15/2017
4/1/2017	30	\$	731.69	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	366.55
5/1/2017	31	\$	683.67	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	318.53
6/1/2017	30	\$	647.50	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	282.35
7/1/2017	31	\$	586.03	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	220.89
8/1/2017	31	\$	536.41	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	171.27
9/1/2017	30	\$	486.79	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	121.65
10/1/2017	31	\$	438.78	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	73.63
11/15/2017	15	\$	389.16	\$ 6,010.67	\$ 409.03	\$ 883.22	\$ 7,302.92	\$	365.15	\$	24.01
Totals	229	\$	4,500.04	\$ 48,085.36	\$ 3,272.23	\$ 7,065.76	\$ 58,423.34	\$	2,921.17	\$	1,578.87

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CPI-All Urban Consumers (Current Series)

Series Id: CUUR0000AA0

Not Seasonally Adjusted

Series Title: All items - old base in U.S. city average, all urban consumers, not seasonally adjusted

Area: U.S. city average

Item: All items - old base

Base Period: 1967=100

Download: [Excel](#)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	HALF1	HALF2
2007	606.348	609.594	615.145	619.140	622.921	624.129	623.970	622.827	624.543	625.879	629.598	629.174	616.213	625.999
2008	632.301	634.139	639.636	643.515	648.933	655.474	658.915	656.284	655.376	648.758	636.332	629.751	642.333	647.569
2009	632.491	635.637	637.182	638.771	640.616	646.121	645.096	646.544	646.948	647.570	648.028	646.887	638.470	646.845
2010	649.098	649.259	651.925	653.059	653.564	652.926	653.066	653.966	654.346	655.162	655.438	656.563	651.638	654.757
2011	659.692	662.943	669.409	673.717	676.887	676.162	676.762	678.628	679.658	678.258	677.684	676.014	669.802	677.834
2012	678.988	681.977	687.157	689.232	688.423	687.415	686.294	690.113	693.192	692.923	689.639	687.782	685.532	689.991
2013	689.818	695.467	697.284	696.561	697.798	699.473	699.751	700.593	701.406	699.601	698.171	698.110	696.067	699.605
2014	700.710	703.300	707.830	710.162	712.642	713.970	713.691	712.498	713.035	711.243	707.402	703.393	708.102	710.210
2015	700.083	703.122	707.306	708.746	712.357	714.855	714.902	713.890	712.777	712.458	710.952	708.524	707.745	712.251
2016	709.695	710.278	713.339	716.719	719.619	721.982	720.816	721.476	723.210	724.113	722.986	723.224	715.272	722.638
2017	727.439	729.727	730.320	732.486	733.110	733.775	733.269	735.466	739.359				731.143	

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[www.bls.gov](#) | Telephone: 1-202-691-5200 | TDD: 1-800-877-8339 | [Contact Us](#)

December 2016	723.224
January 2012	678.988
Change	44.236
Divided by	678.988
% Change	6.52%
% Year Average	1.30%

EXHIBIT H

P.C.S. CORP.

90 West Prospect Street Nanuet, NY 10954

PCSCORP1@gmail.com

413.230.1927

PROPOSAL FOR LEFT SIDE EMPTY STOREFRONT RT 59 NYACK:

DEMOLITION WORK TO BE PERFORMED

- Demo as marked around perimeter and bearing walls
- Demo all areas within
- Remove drive up window
- Demo and remove "drive up" canopy
- All debris shall be removed from area by contractor to dumpster

REMEDIATION

- Repair outside wall 3 openings
- The entire wall area must be stuccoed (match is impossible)
- Repave all areas from drive thru removal
- Sheetrock all interior walls
- Tape and spackle

TOTAL ESTIMATED PRICE:

- \$59,600.00 for above job as described
- Any changes in work or additional work will be estimated and approved prior to commencement

PAYMENT

- \$10,000.00 due upon completion of interior demo
- \$10,000.00 due upon completion of exterior demo
- \$10,000.00 due upon completion of exterior remediation
- \$10,000.00 due upon completion of interior remediation
- \$19,600.00 payment due day of final inspection

Due to changing prices of various materials, delivery charges, unknown weights for dumping and other unforeseeable variables, the above prices are indication of the final cost only. Due to our diligence and experience we expect the price to be in line with our estimates, but please allow a 10% variation in all estimated prices.

PROPOSAL FOR THE FORMER TRUSCO BANK

Scott Operating LLC
October 25TH 2017

After conducting a visual survey of the existing construction and the provided plans we propose the following demolition and repair

1. all work is to be commenced at the builders schedule
2. all machinery and tools will be provide by contractor
3. all scaffolding shall be provided by contractor
4. all OSHA safety procedures will be responsibility of contractor
5. all materials relating to the manufacturers recommended installation will be supplied by contractor
6. endless water must be supplied by builder at work site
7. dumpster to be provided by builder
8. temporary restrooms must be provided by builder before work commences
9. all areas of work be visually inspected daily by contractor and builder for safety/risk concerns

PROPOSED SCOPE OF WORK

1. all interior areas in side "4 walls" to be demoed / removed (existing bathroom to remain intact)
2. all windows/atm/night drop cuts in outside wall to be repaired as per original building
3. all walls to be sheetrocked and finished to primer
4. all ceilings and lighting to be repaired / replaced as necessary with switches moved accordingly

ADDITIONAL REQUIREMENTS

- Coordinate all work with builder/facility manager.
- All material to be cleaned up and disposed every day EXCEPT machinery and scaffolding

MATERIALS TO BE USED

- All materials shall be "AS STATED ABOVE" (no like materials)
- MSO and MAT specifications upon request

TOTAL PRICE:

- interior of building and 1 exterior wall only
- Any hidden or unforeseen repairs shall be billed "time & material"
- Any changes in work or additional work will be estimated and approved prior to commencement

PAYMENT

- **\$36,000.00 TOTAL , \$15,000 DUE ON COMENCEMENT OF WORK**
- balance due upon completion